

POWER OF ATTORNEY OR AUTHORIZATION OF AGENT

Electronic Version v05

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Title of Invention	UP FRONT BILLING OF INTEREST COSTS TO LAW FIRM CLIENTS WITH ADJUSTMENT BASED ON PAYMENT TIMING				
First Named Applicant: Steven Lundberg Attorney Docket Number: 684001US9					
<p>I hereby appoint the registered practitioner(s) at Customer Number:</p> <p>21186 *21186*</p> <p>as my attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.</p> <p>I am the Applicant/Inventor.</p> <p>Full Name of Applicant of Record:</p> <table border="1"><tr><td colspan="2">Mr. Steven W Lundberg</td></tr><tr><td>Signature: /steven lundberg/</td><td>Date: 2004-07-20</td></tr></table>		Mr. Steven W Lundberg		Signature: /steven lundberg/	Date: 2004-07-20
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